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ABSTRACT

Disclosed are a system and method for operating a credit card gift certificate based on credit card transactions. According to the method for operating the credit card gift certificate, a credit card gift certificate server adds the limit of the credit card gift certificate corresponding to an amount of money printed on the credit card gift certificate to the transaction limit of a credit card of a credit card user, and the credit card user uses the amount of money of the gift certificate through the credit card transactions within the additionally configured limit of the credit card transaction. An amount obtained by subtracting the limit of the gift certificate from an amount paid by the credit card is determined as a payment amount to be paid by the user on a credit card bill that is sent to the user.